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A Comparison of Rural and Urban Workers Living in Low-Income

Myriam Fortin, Human Resources and Social Development Canada

Highlights

- In both rural and urban areas, the share of workers living in low-income families is similar. However, the characteristics of low-income workers differ between rural and urban areas.
- Being the sole earner in the family is the main factor associated with living in low-income for rural and urban workers in Canada. The incidence of living in a low-income family is higher among the self-employed in rural areas and higher among the low-paid in urban areas. Living in Alberta, Saskatchewan or Manitoba or working in primary industries increased the risk of living in a low-income family for rural citizens.
- The rural and urban working poor spent, on average, half of their time in low-income over the five-year period from 2000 to 2004.
- A change in family composition or an increase in the earnings of other family members are central in explaining the exit from low-income for both the rural and urban working poor.
- Being self-employed or working many hours per year are permanent experiences for many rural working poor.
- For the working poor, moving from a rural area to an urban centre appears to improve economic outcomes. The reverse does not seem to be true.

Introduction

Although the differences between urban and rural Canada have been studied extensively, the issue of low income¹ in rural areas and how it compares to low income in urban areas has not been examined in great detail. A review of Canadian literature yielded only a few recent papers looking

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1. Specifically, the percent of individuals living in family units with income below a low income threshold.

2. See Rupnik (2001), Heisz (2001), Singh (2004), Vera-Toscano (2001), Burns et al. (forthcoming) and Chokie and Partridge (2006). Interestingly, one needs to go back to the early 1970s to find other studies on low income in Rural Canada (Pepin, 1968; Mann, 1970; Schram, 1973 and Bussey, 1973).



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- Being the sole earner in the family is the main factor associated with living in low-income for rural and urban workers in Canada. The incidence of living in a low-income family is higher among the self-employed in rural areas and higher among the low-paid in urban areas. Living in Alberta, Saskatchewan or Manitoba or working in primary industries increased the risk of living in a low-income family for rural citizens.
- The rural and urban working poor spent, on average, half of their time in low-income over the five-year period from 2000 to 2004.
- A change in family composition or an increase in the earnings of other family members are central in explaining the exit from low-income for both the rural and urban working poor.
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Symbols

The following standard symbols are used in this Statistics Canada publication:

- . not available for any reference period
- .. not available for a specific reference period
- ... not applicable
- 0 true zero or a value rounded to zero
- 0^{*} value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded
- ^p preliminary
- ^r revised
- x suppressed to meet the confidentiality requirements of the *Statistics Act*
- E use with caution
- F too unreliable to be published

The objective of this paper is to document the characteristics of the rural and urban working poor – specifically, those individuals living in a low-income economic family unit (see Box 1) in 2003, who were not full-time students and who worked for pay for at least one hour in 2003. We then present some of the factors associated with their situation (Box 1). The results of this study are derived from Statistics Canada's Survey of Labour and Income Dynamics (see Box 2).

Incidence and depth of low-income among rural and urban Canadians active in the labour market

In 2003, for Canadians active in the labour market, the incidence of low-income (using the

threshold of the Market Basket Measure) (see Box 1) was about the same among rural and urban workers (8.6% in rural areas versus 7.8% in urban centres).

Surprisingly, the income gap or depth³ of low-income for the working poor was comparable whether one lived in a rural or an urban area. This was similar to what was found for the entire (working and non-working) low-income population. For either group, the family income was about 30% below the low-income threshold. This indicates that for the poor, working does not always provide an advantage over inactivity, and this is true whether living in rural or urban areas.

Personal, family and labour market characteristics of working poor Canadians

The rural and urban working poor have different profiles. Compared with the urban working poor, the rural working poor are older, less likely to be unattached, more likely to be part of a two-earner couple with children and less likely to hold a university degree (Figure 1).

The labour market characteristics of the rural working poor are also quite different. They are working more hours than the urban working poor (on average 300 hours more per year), have more work experience and are much more likely to be self-employed. They are also a lot less likely to work in the sales and services industry, less likely to work for a medium size business, or less likely to be salaried and low-paid (Figure 2) (See Box 3 for definitions).

3. "For those families with disposable incomes below a low-income threshold, the depth of low-income is the difference between their disposable income and their low-income threshold expressed as a percentage of that threshold. For example, a depth of low income of 0.2 means that the person lives in a family whose disposable income is 20% below its low-income threshold." (Excerpt from Human Resources and Social Development Canada *Low Income in Canada: 2000-2002 Using the Market Basket Measure*, June 2006).

Interestingly, the rural working poor are less likely than the urban working poor to receive Social Assistance (SA) benefits⁴ (7% received SA benefits in 2003 versus 13% for the urban working poor). However, the rural working poor who are salaried are more likely (30%) than their urban counterparts (20%) to receive Employment Insurance (EI) benefits.

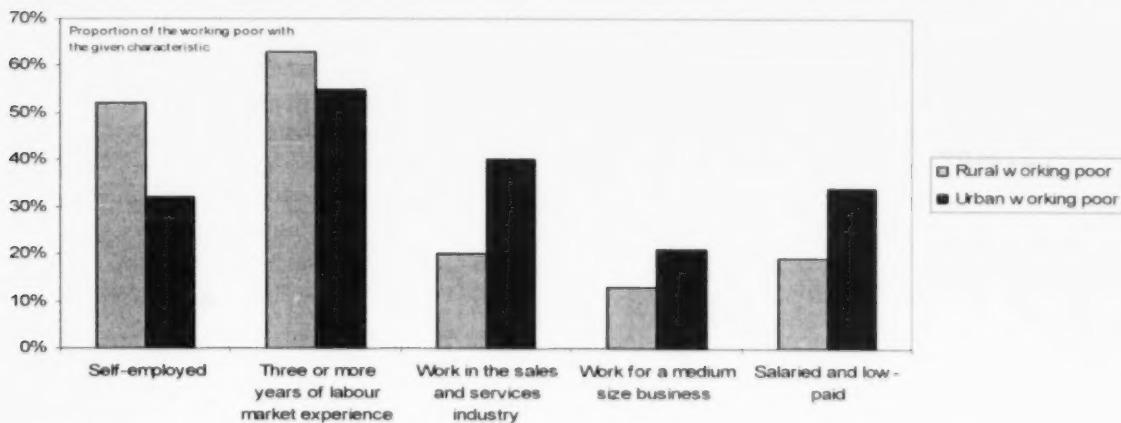
Figure 1 Personal and family characteristics of rural and urban working poor Canadians



Note: The vertical axis indicates the number of individuals with the given characteristic as a percent of all individuals (18 to 64 years of age) who worked at least one hour in 2003 and who lived in an economic family unit with income below the Market Basket Measure low-income threshold.

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2003.

Figure 2 Labour market characteristics of rural and urban working poor Canadians



Note: The vertical axis indicates the number of individuals with the given characteristic as a percent of all individuals (18 to 64 years of age) who worked at least one hour in 2003 and who lived in an economic family unit with income below the Market Basket Measure low-income threshold.

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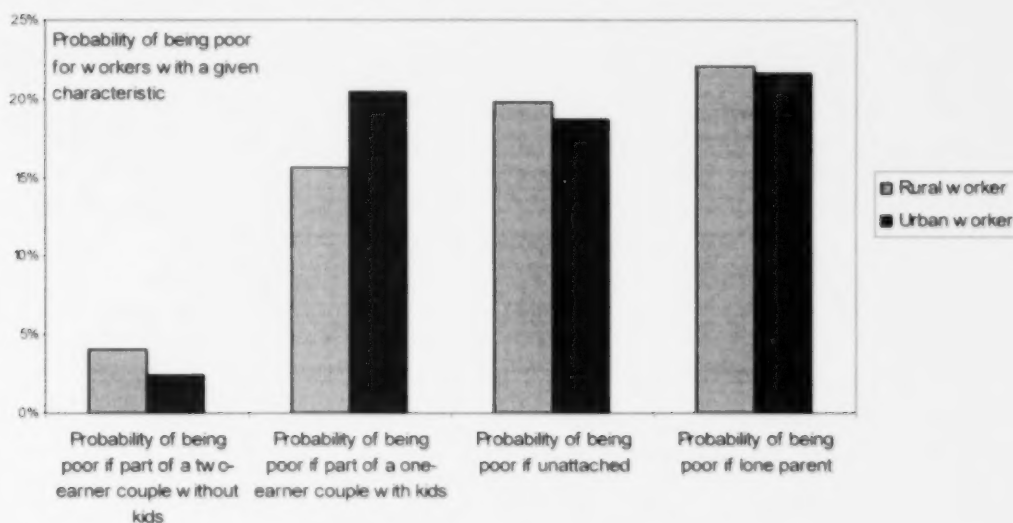
4. Benefits received by the individual (not the family).

Gender is important when comparing the employment conditions of the rural and urban working poor. Working poor men in rural areas work more hours than their urban counterparts. In 2003, these rural men worked, on average, 2000 hours compared with 1700 hours for urban men. Interestingly, those who live in rural areas and are salaried earn higher wages than those who live in urban centres. Salaried working poor men in rural areas earn over \$15 per hour versus \$13 per hour for their urban counterparts. By contrast, working poor women have similar work hours and wages, whether they live in rural areas or in urban centres.

Main factors associated with being in a low-income family for working individuals

Separate logistic regressions were conducted for rural and urban working Canadians to determine the main factors associated with being in a low-income economic family unit for working individuals. The results indicate that being the sole earner in the family was the factor most likely to be associated with being a member of a low-income family in both urban and rural areas. Interestingly, the probability of being poor if the worker is part of a one-earner couple with children was higher for those in urban centres (20.4%) than in rural areas (15.6%) (Figure 3).

Figure 3 Impact of family composition on the probability of a working individual being a member of a low-income family

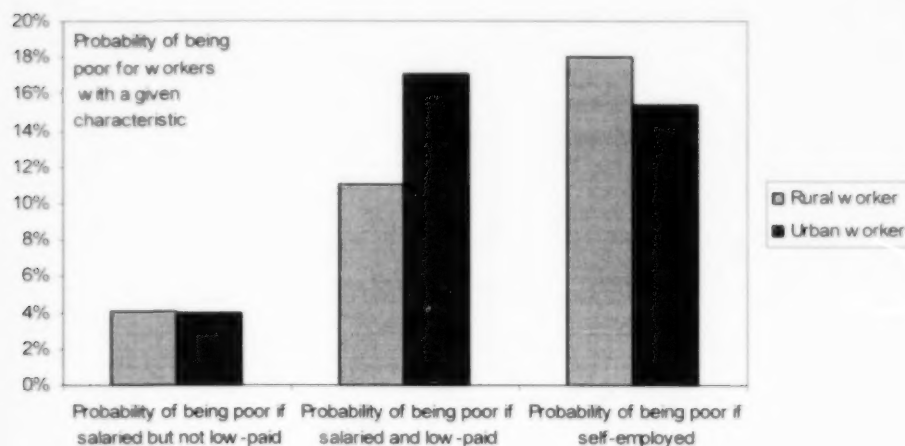


Source: Statistics Canada, Survey of Labour and Income Dynamics, 2003.

Although being self-employed or low-paid was associated with a higher likelihood of living in a low-income family, being self-employed had a

slightly stronger impact for rural workers while being low-paid was clearly more detrimental to urban workers (Figure 4).

Figure 4 Impact of labour force status on the probability of a working individual being a member of a low-income family



Source: Statistics Canada, Survey of Labour and Income Dynamics, 2003.

As well, working less than 910 hours during the year had a slightly stronger impact on the probability of being poor for urban than for rural workers (it increased the probability of being poor by 10 percentage points for urban workers but by only 8 percentage points for their rural counterparts).

Other characteristics, although of lesser importance, increased the likelihood of living in a low-income family for both rural and urban workers. In order of importance these characteristics were: to be a recent immigrant or an Aboriginal person living off-reserve, working for a small business, having little experience in the labour market, and working less than full-time, full-year. Living in the province of Quebec decreased the risk of living in a low-income family for both rural and urban workers. Interestingly, living in Saskatchewan or Manitoba increased the risk of low-income for rural workers but this was not the case for their urban counterparts.

Often similar characteristics increased the risk of low-income for both rural and urban working Canadians, however some factors had an impact on only one of the two groups:

- For rural workers, living in Alberta or working in a primary industry increased the likelihood of living in a low-income family.
- For urban workers, living in British Columbia, or being young, or working in the sales and services industry, or not having completed high-school, or working for a medium-size business increased the risk of living in a low-income family.

How do the rural and urban working poor fare over time?

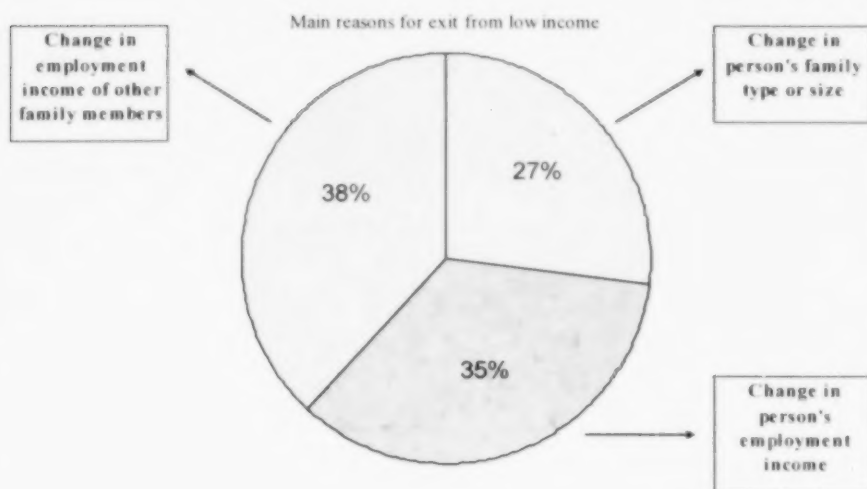
The results show that approximately 40% of the working poor experienced persistent low-income over the 2000 to 2004 period, whether they lived in a rural area or an urban centre. As well, similar proportions (about 80%) of rural and urban working poor Canadians exited low-income at least once over 2001 to 2004 period or exited 'definitively'⁵ (around 30% for both groups).

These results indicate that the income advancement of the rural and urban working poor were comparable over this five-year period. More importantly, the working poor, whether they lived in a rural or an urban area, were in a rather precarious situation over 2000 to 2004 as they spent, on average, half of their time in a low-income situation.

The reasons explaining an exit from low-income (for those that were able to exit at least once) were very similar whether one lived in a rural or an urban area. Interestingly, in 65% of all cases, the exit was due to a change in the family composition or an increase in the earnings of another family member (Figure 5).

5. To "definitely" exit low-income means that the person's economic family income was below the Market Basket Measure low-income threshold in 2000 and was above the threshold in each year from 2001 to 2004.

Figure 5 Main reasons for income increasing above the low-income threshold for rural workers who resided in a low-income household



Note Results for rural working poor Canadians – first instance of exit from low income

Source Statistics Canada, Survey of Labour and Income Dynamics, 2000 to 2004

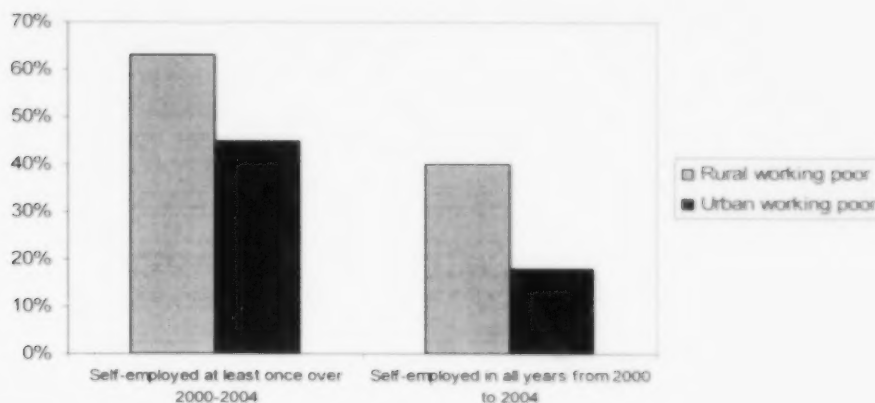
Labour market trajectories of rural and urban working poor Canadians

The rural working poor were much more likely than their urban counterparts to be self-employed and for longer periods of time (Figure 6).

As noted above (Figure 2), over one-half of the rural working poor were self-employed in 2003.

The results show that over 60% of the rural working poor were self-employed at least once in the 2000 to 2004 period and 40% were self-employed in all years from 2000 to 2004. It is not clear whether being self-employed is the factor "causing" low income or whether the rural working poor cannot find salaried jobs and, as an alternative, need to operate a small self-employment enterprise.

Figure 6 Proportion of rural and urban working poor Canadians who were self-employed



Source: Statistics Canada, Survey of Labour and Income Dynamics, 2000 to 2004

The rural working poor also accumulated more hours of paid work than the urban working poor: 9,300 hours over the 2000 to 2004 period, compared with 7,900 hours for their urban counterparts⁶. This is equivalent to working an additional eight full-time weeks per year⁷.

Geographical mobility of the rural and urban working poor

The results presented above focused on the working poor who consistently lived in a rural or an urban area in each year between 2000 and 2004. However, some of these individuals moved from rural to urban (or vice-versa, or both) over this period. Close to 90% of the working poor did not change their type of region⁸ over the five

years. Only 6% of those who were poor and lived in a rural area in 2000 moved to an urban centre, while 7% of those who were poor and lived in an urban centre in 2000 moved to a rural area during the period.

Moving from a rural area to an urban centre seemed to improve the economic situation of the working poor, but the reverse did not appear to be true. Although in this case the differences are not statistically significant (mainly due to the small sample size), those who lived in a rural area in 2000 and moved to an urban centre in the next four years had, on average, higher personal earnings and a higher family income than those who moved from urban to rural.

This indicates that moving is not, in and of itself, a panacea to low income – the start and end points matter. Moving from rural to urban seems to help working poor persons improve their economic situation while moving from urban to rural seems to be detrimental in respect to their earnings and low-income status.

6. Note that this statistic was calculated only for those who reported their work effort in each year between 2000 and 2004.

7. In this study, working full-time means working at least 35 hours per week.

8. In this instance changing type of region means moving from rural to urban or vice-versa.

Conclusions

The incidence of low-income is very similar whether one lives in a rural or an urban area. Furthermore, the rural working poor are not in more dire circumstances than their urban counterparts given that their gap or "depth" of low-income is similar. However, the rural and urban working poor have rather different profiles and some factors associated with low-income are specific to where Canadians live. Consequently, universal policies to combat low incomes may have different impacts on rural and urban populations.

For instance, the rural poor are older than their urban counterparts. For this reason, education and training might need to be targeted differently in rural and urban areas. The rural poor are more likely than their urban counterparts to live in two-earner families with children. Consequently, assistance with the cost of raising children may be

more helpful in rural regions. Furthermore, self-employment is more predominant among the rural poor. As a consequence, minimum wage policies do not apply to a large segment of the rural working poor. Also, the higher share of self-employed among the rural working poor implies that few working poor have access to Employment Insurance benefits. As well, working in a primary industry increases the risk of low-income for rural residents. One possible strategy is to help family members find jobs in other sectors.

Whatever differences may exist between the factors associated with low-income among rural and urban working Canadians, it is important to recognise that living in low-income is not a transient phenomenon. Over the 2000 to 2004 period, the rural and urban working poor spent on average half of their time in low income, and 40% of them experienced persistent low-income.

Box 1 Definitions

Low-income was assessed using the Market Basket Measure (MBM) of low-income. The MBM estimates the cost of a specific basket of goods and services (included in the basket are food, shelter, clothing and footwear, as well as transportation and an aggregate set of other goods and services, including personal care, household needs, furniture, recreation and other special expenses) which is then compared to the disposable family income available to purchase those goods. The MBM disposable family income is the sum remaining after deducting from total family money income: total income taxes paid; the personal portion of payroll taxes; other mandatory payroll deductions such as contributions to employer-sponsored pension plans, supplementary health plans and union dues; child support and alimony payments made to another family; out-of-pocket spending on child care; and non-insured but medically-prescribed health-related expenses such as dental and vision care, prescription drugs and aids for persons with disabilities. Families that do not have sufficient income to purchase the basket are identified as being in low-income (Human Resources and Social Development Canada, 2006).

Family refers to **economic family units** as defined by Statistics Canada. An "economic family" is a group of individuals related by blood, marriage or adoption, who shared a common dwelling unit at the time of Statistics Canada's survey. An "economic family unit" includes unattached individuals as separate units. Note that the economic family unit is used by Statistics Canada (with the Low-Income Cut-Offs) and Human Resources and Social Development Canada (with the MBM) to derive statistics on low-income.

Working poor Canadians are individuals aged 18 to 64, who are not full-time students, who worked for pay at least one hour in the reference year and who live in an economic family unit with income below the low-income threshold.

Using Statistics Canada's census definition, an **urban area** is defined as an area with a population of at least 1,000 and a population density of at least 400 per square kilometre. All areas outside urban areas are classified as **rural areas**.

In 2001, one-third of "census rural" Canadians lived in the countryside within the commuting zones of a larger urban centre. In other words, they could access jobs in towns and cities with a population of 10,000 or more. Interestingly, "census rural" households within larger urban centres had, on average, higher incomes than the "census urban" households within the larger urban centres (du Plessis, 2002, Appendix Table F1). du Plessis finds the contrary result with areas outside larger urban centres (i.e. rural and small town areas) – the "census rural" population had a lower income than the "census urban" population. In this study, we adopt the "census rural" definition to distinguish between urban and rural as it is the rural definition used for the MBM threshold of low-income. As it turns out, the "census rural" population on the Labour Force Survey (which forms the sampling frame for the Survey of Labour and Income Dynamics) refers only to the "census rural" population outside larger urban centres using the variable called "Size of Area of Residence" (see Definitions Box on page 2 in Marshall and Bollman, 1999.) Thus, our analysis refers to the "census rural" population outside the commuting zone of larger urban centres and consequently excludes the "census rural" population within the commuting zones of larger urban centres.

Box 2 Data source – Survey of Labour and Income Dynamics

Statistics Canada's Survey of Labour and Income Dynamics (SLID) is the official source of estimates on low-income in Canada. The SLID also provides detailed information on the labour market activity of individuals and families.

The SLID is based on the Labour Force Survey sample design and excludes residents of Indian Reserves and residents of the Territories.

In this study, cross-sectional analyses used the 2003 SLID data while longitudinal analyses were conducted using data from the 1999-2004 SLID panel. Year 2003 includes data from two overlapping panels (for a total of about 75,200 observations) while the 1999-2003 data are made of only one panel (a total of about 43,700 observations; 25,600 when limiting the sample to those who responded to the survey all years).

When doing analysis using SLID data, it is possible to get samples that are representative of the whole Canadian population with the use of weights. For cross-sectional analysis, the weighted sample is representative of the Canadian population in 2003 while for longitudinal analysis it is representative of the Canadian population in the first year of the panel, i.e. 1999.

Box 3 Labour market concepts

The classification of the **type of occupation** of workers (e.g. sales and services, primary industry, etc.) comes from Grouping # 3 for Standard Occupation Classification code at end of the reference year based on 1991 coding structure. This corresponds to the grouping also known as SOC (12). The variable that was used to identify the occupation of the worker in the SLID is s91g3e6.

A **medium size business** is a business employing 20 to 100 employees.

Salaried workers are workers who never had a period of self-employment during the reference year. **Self-employed workers** are defined as workers who had at least one period of self-employment during the reference year (note that some of those individuals may also have had some salaried work during the reference year).

To be **unattached** means not living with any individual related by blood, marriage or adoption.

To be **low-paid** means earning less than \$10 per hour (applies to salaried workers only).

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